

U.S. Securities and Exchange Commission  
Washington, D.C. 20549

OMB APPROVAL  
OMB Number: 3235-0327  
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**FORM SE**

**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS**

Residential Accredit Loans Inc.  
Exact Name of Registrant as Specified in Charter

0000949493  
Registrant CIK Number

For 4/25/05  
Current Report on Form 8-K Series 2005-QS4  
Electronic Report, Schedule or Registration Statement  
of Which the Documents Are a Part (give period of report)

333-107959  
SEC File Number of Registration Statement



05052813

Name of Person Filing the Document  
(if Other than the Registrant)

**SIGNATURES**

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 25th day of April 2005.

Residential Accredit Loans Inc.  
(Registrant)

By: [Signature]  
Name: Heather Anderson  
Title: Vice President

PROCESSED  
APR 29 2005  
THOMSON  
FINANCIAL

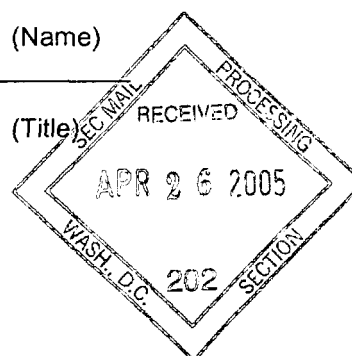
Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 2005, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_

(Name)

(Title)



RA1IQS4 A2

User: leinwac

Bond Description		W/L	PAC Bands:
Name:	RA10G54 A2		04/29/2005
Coupon:	5.500000 %	Orig. Balance:	\$211,687,240.42
Current Coupon:	N/A	Net Coupon:	5.879666 %
Formula:	N/A	Gross Coupon:	6.203997 %
Orig. Balance:	\$13,017,000.00	Save Fee:	0.133451 %
Factor:	1.00000000	Orig. Term:	366 mos
Fraction Date:	04/01/2005	Current WAM:	357 mos
Current Cap:	N/A	Current Agr:	2 mos
Current Floor:	N/A	WAVG Lantau:	
Cur. Balance:	\$13,017,000.00		

Curve type: Static

CMO Price -&gt; Yield Sensitivity Table

	0	50	100	150	200	NULL	NULL	NULL	NULL
Price	PPC	PPC	PPC	PPC	PPC				
97-08	5.73	5.76	5.87	6.13	6.33				
97-12	5.73	5.75	5.86	6.10	6.29				
97-16	5.72	5.74	5.84	6.07	6.25				
97-20	5.71	5.73	5.83	6.04	6.21				
97-24	5.70	5.72	5.81	6.01	6.17				
97-28	5.69	5.71	5.79	5.98	6.13				
98-00	5.68	5.69	5.78	5.95	6.09				
98-04	5.67	5.68	5.76	5.92	6.05				
98-08	5.66	5.67	5.74	5.89	6.01				
WAL	29.28	22.62	10.85	4.97	3.56				
Mod. Dur	14.06	12.45	7.75	4.72	3.13				
Spread	104.4	119.8	153.1	209.2	238.6				
First Date	01/25/34	07/25/23	11/25/12	10/25/09	07/25/08				
Last Date	02/25/35	02/25/35	12/25/10	04/25/09					

	1 mo	2 mo	3 mo	4 mo	5 mo	6 mo	7 mo	8 mo	9 mo	10 mo	11 mo	12 mo
CPR												

AVG	1 mo	3 mo	6 mo	9 mo	12 mo	Life
CPR						

1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	1986-7	19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C4F VOL% (grams)					
1	2	3	5	10	20
16.760	20.250	21.500	21.970	20.050	17.310
Prepoly Kilobars	Tinmost Level	Tinmost Range	Roll Vol	Roll LB Shin	Reinforced Inert
20000	0	0	0	0	0

WATERION VOL (g/cm <sup>3</sup> )					Particle Character	
	3 X 5	4 X 10	5 X 10	10 X 10		
	19.720	19.090	16.310	13.940		No

Collateral	Term
Overide	Overide
DEFAULT	DEFAULT

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